#### LIFE INSURANCE AS FINANCIAL PROTECTION

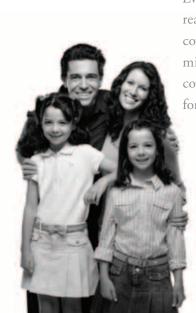
You're not going anywhere anytime soon. Besides, you have some life insurance, just in case. But then you think more about the financial needs of your loved ones. Do you really have enough coverage to take care of them in the short term and over the long run? If something happened, would they have the resources to handle everything from funeral costs to mortgage payments to tuitions and retirement? The facts are: married parents, on average, have only 20% of recommended coverage. Single parents, on average, only 16%.\*

### Your financial **Support** will be there, even if you can't.

Take heart. If you have people who depend on you, depend on The Hartford<sup>1</sup> to help you protect their lifestyle and their future.

We can see to it that you have the right amount of coverage to help keep their finances sound, in case something unforeseen does happen.

### Adequate **COVETAGE** can spare your family financial trauma.



Everyone has different reasons for wanting more coverage. A sole breadwinner might choose spousal coverage to help provide for childcare. Dual income families with children may want more insurance to protect their standard of living. Couples approaching retirement might want the surviving spouse to retire as planned. Whatever your reason, the bottom line is this: by having adequate life insurance, you can help support your family for the rest of their lives.

## Life Insurance plan: a life decision made simple.

No matter what stage of life you are in, The Hartford can help you easily determine the best way to fill gaps in your coverage, and fulfill your desire to help protect your family. We provide tools and alternatives to tailor a plan to your needs. We offer easy-to-follow information so you can make an educated, well-thought-out decision.

# Don't let a gap in coverage cause a financial shortfall.



Want to learn more? You can ask your benefits administrator about our Life Insurance options.

Or just log on to www.TheHartfordAtWork.com for more information.

Help take the worry out of tomorrow – Life Insurance plans that help provide financial protection from The Hartford.



# We've got your back.

Don't let a gap in coverage cause a financial shortfall. At The Hartford, we'll help make sure you have the right amount of insurance to help protect your loved ones. Learn how our Life Insurance plan can help take the worry out of tomorrow. Log on to www.TheHartfordAtWork.com.

At The Hartford, we deliver on our promises every day.



\*Mitchel, James O. "The Adequacy of Life Insurance Coverage in U.S. Households," Journal of Financial Service Professionals, May 2003. "The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life and Accident Insurance Company, Hartford Life Insurance Company, and Hartford Life Group Insurance Company. Policies offered by The Hartford include specific details on all conditions, limitations and exclusions under which insurance is offered.

